

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Timothy Michael Evans  
 Jill Renee Evans  
 Debtors

Case No. 19-11201-ref  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-4

User: Keith  
 Form ID: 309I

Page 1 of 2  
 Total Noticed: 32

Date Rcvd: Mar 20, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 22, 2019.

db/jdb  
 tr +Timothy Michael Evans, Jill Renee Evans, 1236 Ulster Street, Allentown, Pa 18109-8753  
 +SCOTT WATERMAN, Chapter 13 Trustee, 2901 St. Lawrence Ave., Suite 100,  
 Reading, PA 19606-2265  
 smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,  
 Allentown, PA 18101-1603  
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601  
 smg +Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520  
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401  
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300  
 14279877 +Lehigh Valley Health Network, Po Box 4120, Allentown, PA 18105 4120  
 14279878 +Mariner Finance, 1380 Hanover Ave, Allentown, PA 18109-2019  
 14279880 Oyster Bay Beach Resort/Iron Shore Management, Concord Servicing Corp, Po Box 29352,  
 Phoenix, AZ 85038 9352  
 14279881 +Pnc Mortgage, Po Box 8703, Dayton, OH 45401-8703

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: AndrewCarrollEsq@gmail.com Mar 21 2019 02:25:33 ANDREW M. CARROLL,  
 Andrew M. Carroll, Esq., 427 N Packard St., HAMMONTON, NJ 08037  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Mar 21 2019 02:26:03  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Mar 21 2019 02:26:20 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 ust +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Mar 21 2019 02:26:07 United States Trustee,  
 Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405  
 14279870 EDI: FSAE.COM Mar 21 2019 06:13:00 American Express C/O Firstsource, P.O. Box 628,  
 Buffalo, NY 14240 0628  
 14279871 +EDI: COLLECTCORP.COM Mar 21 2019 06:13:00 American Express C/O Gatestone & Co,  
 455 North 3rd St, Suite 260, Phoenix, AZ 85004-3937  
 14279872 EDI: BANKAMER.COM Mar 21 2019 06:13:00 Bank Of America, P.O. Box 15019,  
 Wilmington, DE 19886 5019  
 14279874 EDI: CAPITALONE.COM Mar 21 2019 06:13:00 Capital One Bank Usa N, 15000 Capital One Dr,  
 Richmond, VA 23238  
 14279873 EDI: CAPITALONE.COM Mar 21 2019 06:13:00 Capital One, Po Box 71083,  
 Charlotte, NC 28272 1083  
 14289010 +EDI: AIS.COM Mar 21 2019 06:13:00 Capital One Bank (USA), N.A., 4515 N Santa Fe Ave,  
 Oklahoma City, OK 73118-7901  
 14279875 EDI: WFNNB.COM Mar 21 2019 06:13:00 Comenity Boscov's, P.O. Box 659622,  
 San Antonio, TX 78265 9622  
 14279876 EDI: CRFRSTNA.COM Mar 21 2019 06:13:00 Credit First N.A., Po Box 81344,  
 Cleveland, OH 44188 0344  
 14279882 +EDI: RMSC.COM Mar 21 2019 06:13:00 Synccb/Care Credit, 950 Forrer Blvd,  
 Kettering, OH 45420-1469  
 14279883 EDI: RMSC.COM Mar 21 2019 06:13:00 Synchrony /Jcp, P.O. Box 960090,  
 Orlando, FL 32896 0090  
 14280970 +EDI: RMSC.COM Mar 21 2019 06:13:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,  
 PO Box 41021, Norfolk, VA 23541-1021  
 14279884 +E-mail/Text: bankruptcy@timeinvestment.com Mar 21 2019 02:26:08 Time Investment Co,  
 100 N 6th Ave, West Bend, WI 53095-3306  
 14279885 +EDI: WFFC.COM Mar 21 2019 06:13:00 Wells Fargo Bank Nv Na, Po Box 31557,  
 Billings, MT 59107-1557  
 14289095 EDI: WFFC.COM Mar 21 2019 06:13:00 Wells Fargo Bank, N.A., Wells Fargo Card Services,  
 PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438  
 14279886 EDI: WFFC.COM Mar 21 2019 06:13:00 Wells Fargo Education Financial Services,  
 P.O. Box 5185, Sioux Falls, SD 57117 5185  
 14279887 EDI: WFFC.COM Mar 21 2019 06:13:00 Wells Fargo Visa, P.O. Box 10438,  
 Des Moines, IA 50306 0438  
 14279888 +EDI: WFFC.COM Mar 21 2019 06:13:00 Wf Efs, Po Box 84712, Sioux Falls, SD 57118-4712  
 TOTAL: 21

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

14279879 Onemain  
 aty\* +SCOTT WATERMAN, Chapter 13 Trustee, 2901 St. Lawrence Ave., Suite 100,  
 Reading, PA 19606-2265

TOTALS: 1, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0313-4

User: Keith  
Form ID: 309I

Page 2 of 2  
Total Noticed: 32

Date Rcvd: Mar 20, 2019

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 22, 2019

Signature: /s/Joseph Speetjens

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 19, 2019 at the address(es) listed below:

ANDREW M. CARROLL on behalf of Debtor Timothy Michael Evans AndrewCarrollEsq@gmail.com  
ANDREW M. CARROLL on behalf of Joint Debtor Jill Renee Evans AndrewCarrollEsq@gmail.com  
SCOTT WATERMAN on behalf of Trustee SCOTT WATERMAN ECFmail@fredreiglechl3.com,  
ECF\_FRPA@Trusteel3.com  
SCOTT WATERMAN ECFmail@fredreiglechl3.com, ECF\_FRPA@Trusteel3.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

<b>Information to identify the case:</b>		
Debtor 1	<b>Timothy Michael Evans</b>	Social Security number or ITIN <b>xxx-xx-9848</b>
	First Name Middle Name Last Name	EIN --_-----
Debtor 2	<b>Jill Renee Evans</b>	Social Security number or ITIN <b>xxx-xx-4909</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN --_-----
United States Bankruptcy Court	<b>Eastern District of Pennsylvania</b>	Date case filed for chapter <b>13 2/27/19</b>
Case number:	<b>19-11201-ref</b>	

## Official Form 309I

### Notice of Chapter 13 Bankruptcy Case

**\*\*Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing\*\***

**12/17**

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	<b>About Debtor 1:</b>	<b>About Debtor 2:</b>
<b>1. Debtor's full name</b>	Timothy Michael Evans	Jill Renee Evans
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	1236 Ulster Street Allentown, Pa 18109	1236 Ulster Street Allentown, Pa 18109
<b>4. Debtor's attorney</b> Name and address	ANDREW M. CARROLL Andrew M. Carroll, Esq. 427 N Packard St. HAMMONTON, NJ 08037	Contact phone 856 - 426 - 9815 Email: AndrewCarrollEsq@gmail.com
<b>5. Bankruptcy trustee</b> Name and address	SCOTT WATERMAN Chapter 13 Trustee 2901 St. Lawrence Ave. Suite 100 Reading, PA 19606	Contact phone (610) 779-1313 Email: ECFmail@fredreiglech13.com
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	400 Washington Street Suite 300 Reading, PA 19601	Hours open: Philadelphia Office -- 8:30 A.M. to 5:00 P.M. Reading Office -- 8:00 A.M. to 4:30 P.M.  Contact phone (610)2085040  Date: 3/20/19

**For more information, see page 2**

<b>7. Meeting of creditors</b> Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>April 16, 2019 at 01:30 PM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	<b>Location:</b> Bar Association of Lehigh County, Meeting Rooms – Lower Level, 1114 West Walnut Street, Allentown, PA 18102
<b>8. Deadlines</b> The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>Deadline to file a complaint to challenge dischargeability of certain debts:</b> <b>You must file:</b> <ul style="list-style-type: none"> <li>a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or</li> <li>a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul> <b>Deadline for all creditors to file a proof of claim (except governmental units):</b> <b>Deadline for governmental units to file a proof of claim:</b>  <b>Deadlines for filing proof of claim:</b> A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	<b>Filing deadline: 6/15/19</b>  <b>Filing deadline: 5/8/19</b> <b>Filing deadline: 8/26/19</b>  <b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
<b>9. Filing of plan</b>	The debtor has filed a plan. This plan proposes payment to the trustee of \$458.00 per month for 60 months. The plan is enclosed. The hearing on confirmation will be held on: <b>5/16/19 at 09:00 AM</b> , Location: <b>Courtroom 1, Third Floor, The Madison, 400 Washington Street, Reading, PA 19601</b>	
<b>10. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>11. Filing a chapter 13 bankruptcy case</b>	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
<b>13. Discharge of debts</b>	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.	